

3 a computing unit for providing an account number that is associated
4 with the product identifier for enabling a commercial transaction.

1

1 7. The apparatus recited in claim 6, wherein said computing unit further
2 comprises a merchant computing unit.

1

1 8. The apparatus recited in claim 6, wherein said computing unit further
2 comprises an issuing bank computing unit.

1

1 9. The apparatus recited in claim 6, further comprising another computing
2 unit for associating contact information with the identifier.

1

1 10. A data file embodied in a computer-readable medium, comprising:
2 an identifier segment comprising information corresponding to a
3 representation of a product identifier; and
4 an account number segment comprising information corresponding to a
5 representation of an account number for enabling a commercial transaction.

1

1 11. The data file recited in claim 10 wherein the computer-readable
2 medium resides in a merchant computing unit.

1

1 12. The data file recited in claim 10, wherein the computer-readable
2 medium resides in an issuing bank computing unit.

1

1 13. The data file recited in claim 10, further comprising a contact segment
2 comprising information corresponding to digital representation of contact information
3 for the account number.

1

FILED